

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENISE D MANUEL

Debtor(s)

Case No. 15-05892

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/22/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/21/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,440.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$4,440.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,378.36
Court Costs	\$0.00
Trustee Expenses & Compensation	\$160.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,538.65

Attorney fees paid and disclosed by debtor: \$752.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,172.07	1,172.07	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	689.74	689.74	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	800.00	800.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,963.55	1,963.55	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	8,486.31	8,486.31	0.00	0.00
CAPITAL ONE NA	Unsecured	593.00	593.87	593.87	0.00	0.00
CERASTES LLC	Unsecured	NA	370.00	370.00	0.00	0.00
CERASTES LLC	Unsecured	NA	430.00	430.00	0.00	0.00
CERASTES LLC	Unsecured	NA	350.00	350.00	0.00	0.00
CERASTES LLC	Unsecured	NA	430.00	430.00	0.00	0.00
CERASTES LLC	Unsecured	NA	535.00	535.00	0.00	0.00
CERASTES LLC	Unsecured	NA	581.00	581.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	4,770.92	4,770.92	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	150.00	NA	NA	0.00	0.00
COOK COUNTY CIRCUIT COURT	Unsecured	55.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	2,520.00	NA	34.32	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	3,500.00	6,054.32	6,020.00	801.98	99.37
GUARANTY BANK/BEST BANK	Unsecured	244.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	526.14	526.14	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	454.00	454.07	454.07	0.00	0.00
LVNV FUNDING	Unsecured	982.00	981.59	981.59	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	463.00	462.64	462.64	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	123,806.00	114,843.78	156,261.84	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	41,418.06	39,000.00	0.00	0.00
PERSONAL FINANCE CO	Unsecured	4,206.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	8,635.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	620.00	620.19	620.19	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,342.41	1,342.41	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	16,510.00	26,885.60	26,885.60	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	10,986.00	11,623.55	11,623.55	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON WIRELESS	Unsecured	2,015.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$156,261.84	\$0.00	\$0.00
Mortgage Arrearage	\$39,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,020.00	\$801.98	\$99.37
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$201,281.84	\$801.98	\$99.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,102.97	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,538.65</u>	
Disbursements to Creditors	<u>\$901.35</u>	
TOTAL DISBURSEMENTS :		<u>\$4,440.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.